

1.1 A bill for an act

1.2 relating to health; requiring health and auto insurance reimbursement for  
1.3 emergency care provided by first responders; amending Minnesota Statutes 2006,  
1.4 sections 62J.48; 65B.44, subdivision 2.

1.5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.6 Section 1. Minnesota Statutes 2006, section 62J.48, is amended to read:

1.7 **62J.48 CRITERIA FOR REIMBURSEMENT.**

1.8 All ambulance services licensed under section 144E.10 and first responder  
1.9 emergency care provided by a medical response unit, as defined in section 144E.275,  
1.10 subdivision 1, paragraph (a), are eligible for reimbursement under health plan companies.  
1.11 Reimbursement under this section does not apply to medical response units that are  
1.12 operated by a law enforcement agency, that are used by a business solely for on-site  
1.13 response, that are for-profit companies that receive compensation through contractual  
1.14 arrangements or other means, or that are licensed ambulance services provided by a fire  
1.15 department. The commissioner shall require health plan companies to adopt the following  
1.16 reimbursement policies.

1.17 (1) All scheduled or prearranged air and ground ambulance transports must be  
1.18 reimbursed if requested by an attending physician or nurse, and, if the person is an enrollee  
1.19 in a health plan company, if approved by a designated representative of a health plan  
1.20 company who is immediately available on a 24-hour basis. The designated representative  
1.21 must be a registered nurse or a physician assistant with at least three years of critical care  
1.22 or trauma experience, or a licensed physician.

1.23 (2) Reimbursement must be provided for all emergency ambulance calls in which a  
1.24 patient is transported or medical treatment rendered.

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2.1 (3) Special transportation services must not be billed or reimbursed if the patient  
2.2 needs medical attention immediately before transportation.

2.3 (4) Reimbursement must be provided for first responder emergency care provided by  
2.4 a medical response unit, as defined in section 144E.275, subdivision 1, paragraph (a).

2.5 (5) No more than one medical response unit may bill for providing services at a  
2.6 single incident, except in cases of a mass casualty incident or mutual aid responses.

2.7 **EFFECTIVE DATE.** This section is effective August 1, 2008, and applies to  
2.8 coverage issued or renewed on or after that date.

2.9 Sec. 2. Minnesota Statutes 2006, section 65B.44, subdivision 2, is amended to read:

2.10 Subd. 2. **Medical expense benefits.** (a) Medical expense benefits shall reimburse  
2.11 all reasonable expenses for necessary:

2.12 (1) medical, surgical, x-ray, optical, dental, chiropractic, and rehabilitative services,  
2.13 including prosthetic devices;

2.14 (2) prescription drugs;

2.15 (3) ambulance and all other transportation expenses incurred in traveling to receive  
2.16 other covered medical expense benefits;

2.17 (4) sign interpreting and language translation services, other than such services  
2.18 provided by a family member of the patient, related to the receipt of medical, surgical,  
2.19 x-ray, optical, dental, chiropractic, hospital, extended care, nursing, and rehabilitative  
2.20 services; ~~and~~

2.21 (5) hospital, extended care, and nursing services; and

2.22 (6) first responder emergency care provided by a medical response unit, as defined  
2.23 in section 144E.275, subdivision 1, paragraph (a), that is registered with the Emergency  
2.24 Medical Services Regulatory Board under section 144E.275.

2.25 (b) Hospital room and board benefits may be limited, except for intensive care  
2.26 facilities, to the regular daily semiprivate room rates customarily charged by the institution  
2.27 in which the recipient of benefits is confined.

2.28 (c) Such benefits shall also include necessary remedial treatment and services  
2.29 recognized and permitted under the laws of this state for an injured person who relies  
2.30 upon spiritual means through prayer alone for healing in accordance with that person's  
2.31 religious beliefs.

2.32 (d) Medical expense loss includes medical expenses accrued prior to the death of a  
2.33 person notwithstanding the fact that benefits are paid or payable to the decedent's survivors.

2.34 (e) Medical expense benefits for rehabilitative services shall be subject to the  
2.35 provisions of section 65B.45.

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